FlexPoint

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.584	95.584	95.534
4.875	96.458	96.458	96.158
5.000	97.380	97.365	97.352
5.125	97.980	97.965	97.951
5.250	98.412	98.411	98.399
5.375	98.943	98.943	98.943
5.500	99.552	99.542	99.542
5.625	99.988	99.979	99.979
5.750	100.057	100.057	100.057
5.875	100.511	100.511	100.511
6.000	100.932	100.912	100.912
6.125	101.259	101.239	101.239
6.250	101.191	101.184	101.176
6.375	101.572	101.543	101.530
6.500	101.979	101.951	101.935
6.625	102.271	102.242	102.226
6.750	102.093	102.083	102.068
6.875	102.428	102.389	102.373
7.000	102.822	102.783	102.767
7.125	103.096	103.057	103.041
7.250	103.036	102.912	102.818
7.375	103.414	103.296	103.218
7.500	103.756	103.637	103.559

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.584	95.584	95.534
4.875	96.458	96.458	96.158
5.000	97.380	97.365	97.352
5.125	97.980	97.965	97.951
5.250	98.412	98.411	98.399
5.375	98.943	98.943	98.943
5.500	99.552	99.542	99.542
5.625	99.988	99.979	99.979
5.750	100.057	100.057	100.057
5.875	100.511	100.511	100.511
6.000	100.932	100.912	100.912
6.125	101.259	101.239	101.239
6.250	101.191	101.184	101.176
6.375	101.572	101.543	101.530
6.500	101.979	101.951	101.935
6.625	102.271	102.242	102.226
6.750	102.093	102.083	102.068
6.875	102.428	102.389	102.373
7.000	102.822	102.783	102.767
7.125	103.096	103.057	103.041
7.250	103.036	102.912	102.818
7.375	103.414	103.296	103.218
7.500	103.756	103.637	103.559

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	97.624	97.590	97.581
5.125	98.555	98.558	98.581
5.250	98.967	98.958	98.958
5.375	99.557	99.548	99.548
5.500	100.059	100.050	99.800
5.625	100.410	100.401	100.401
5.750	100.378	100.359	100.359
5.875	100.857	100.838	100.838
6.000	101.270	101.250	101.250
6.125	101.584	101.564	101.564
6.250	101.446	101.417	101.401
6.375	101.875	101.846	101.831
6.500	102.257	102.228	102.212
6.625	102.577	102.548	102.532
6.750	102.102	102.083	102.068
6.875	102.508	102.469	102.453
7.000	102.877	102.838	102.822
7.125	102.883	102.833	102.780
7.250	103.036	102.912	102.818
7.375	102.822	102.671	102.607
7.500	103.116	102.963	102.899
7.625	103.372	103.219	103.155
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	96.146	96.146	96.146
4.000	96.185	96.185	96.185
4.125	96.515	96.515	96.515
4.250	97.529	97.579	97.489
4.375	98.132	98.132	98.082
4.500	98.441	98.441	98.391
4.625	98.637	98.636	98.600
4.750	99.172	99.171	99.136
4.875	99.615	99.615	99.579
5.000	99.947	99.946	99.910
5.125	99.745	99.735	99.727
5.250	100.234	100.223	100.216
5.375	100.647	100.636	100.629
5.500	100.940	100.929	100.922
5.625	100.679	100.643	100.600
5.750	101.152	101.116	101.074
5.875	101.557	101.522	101.479
6.000	101.839	101.804	101.761
6.125	101.419	101.383	101.341
6.250	101.886	101.851	101.808

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	95.376	95.361	95.347
4.125	95.846	95.831	95.817
4.250	97.288	97.338	97.249
4.375	97.987	97.987	97.937
4.500	98.231	98.481	98.181
4.625	98.637	98.636	98.600
4.750	98.922	98.921	98.886
4.875	99.365	99.365	99.329
5.000	99.697	99.696	99.660
5.125	99.745	99.735	99.727
5.250	99.984	99.973	99.966
5.375	100.397	100.386	100.379
5.500	100.690	100.679	100.672
5.625	100.429	100.643	100.350
5.750	100.902	100.866	100.824
5.875	101.307	101.272	101.229
6.000	101.589	101.554	101.511
6.125	101.419	101.383	101.091
6.250	101.636	101.601	101.558

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.669	99.645	99.645
5.875	100.131	100.111	100.111
6.000	100.536	100.516	100.516
6.125	100.844	100.825	100.825
6.250	100.868	100.838	100.793
6.375	101.256	101.227	101.212
6.500	101.629	101.600	101.585
6.625	101.896	101.867	101.851
6.750	101.717	101.678	101.662
6.875	102.116	102.076	102.061
7.000	102.478	102.438	102.423
7.125	102.476	102.399	102.389
7.250	102.055	101.908	102.018
7.375	102.009	101.852	101.792
7.500	102.255	102.098	102.038
7.625	102.192	102.033	101.965

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	99.207	99.186	99.155
5.750	99.683	99.663	99.663
5.875	100.161	100.141	100.141
6.000	100.543	100.524	100.524
6.125	100.784	100.764	100.764
6.250	100.945	100.914	100.882
6.375	101.270	101.241	101.226
6.500	101.608	101.579	101.564
6.625	101.826	101.797	101.781
6.750	101.464	101.425	101.409
6.875	101.870	101.831	101.815
7.000	101.425	101.358	101.348
7.125	101.722	101.648	101.638
7.250	101.381	101.304	101.248
7.375	100.709	100.535	100.361
7.500	100.915	100.741	100.566

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	96.131	96.138	96.167
4.250	96.609	96.617	96.645
4.375	97.044	97.052	97.080
4.500	97.427	97.435	97.463
4.625	96.974	96.973	96.688
4.750	97.445	97.444	97.158
4.875	97.594	97.593	97.557
5.000	97.905	97.904	97.886
5.125	98.334	98.323	98.316
5.250	98.762	98.751	98.744
5.375	99.132	99.122	99.115
5.500	99.401	99.390	99.383
5.625	99.238	99.202	99.159
5.750	99.652	99.617	99.574
5.875	100.012	99.977	99.934
6.000	100.244	100.208	100.165

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

FlexPoint

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	96.985	96.922	96.859
4.750	97.350	97.287	97.224
4.875	97.686	97.623	97.560
5.000	98.016	97.953	97.890
5.125	98.381	98.318	98.255
5.250	98.852	98.789	98.726
5.375	99.181	99.118	99.055
5.500	99.518	99.455	99.392
5.625	99.709	99.646	99.583
5.750	100.044	99.981	99.918
5.875	100.384	100.321	100.258
6.000	100.728	100.665	100.602
6.125	100.635	100.572	100.509
6.250	100.839	100.776	100.713
6.375	101.044	100.981	100.918
6.500	101.102	101.039	100.976
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	97.687	97.601	97.521
5.250	98.047	97.984	97.921
5.375	98.440	98.377	98.314
5.500	98.999	98.936	98.623
5.625	99.139	99.076	99.013
5.750	99.532	99.469	99.406
5.875	99.933	99.870	99.807
6.000	100.163	100.100	100.037
6.125	100.563	100.500	100.437
6.250	100.452	100.389	100.326
6.375	100.517	100.454	100.391
6.500	100.755	100.692	100.629
6.625	100.998	100.935	100.872
6.750	101.070	101.007	100.944
6.875	101.313	101.250	101.187
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.364	99.279	99.213
6.000	99.654	99.569	99.479
6.125	99.923	99.838	99.748
6.250	100.117	100.054	99.992
6.375	100.377	100.314	100.252
6.500	100.581	100.518	100.456
6.625	101.040	100.977	100.915
6.750	100.928	100.865	100.803
6.875	101.394	101.331	101.269
7.000	101.861	101.798	101.736
7.125	101.943	101.880	101.818

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	96.995	96.932	96.869
4.875	97.331	97.268	97.205
5.000	97.661	97.598	97.535
5.125	98.276	98.213	98.150
5.250	98.747	98.684	98.621
5.375	99.076	99.013	98.950
5.500	99.413	99.350	99.287
5.625	99.604	99.541	99.478
5.750	99.939	99.876	99.813
5.875	100.279	100.216	100.153
6.000	100.624	100.561	100.498
6.125	100.530	100.467	100.404
6.250	100.735	100.672	100.609
6.375	100.939	100.876	100.813
6.500	100.997	100.934	100.871
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.437	96.374	96.311
5.000	96.864	96.801	96.738
5.125	97.292	97.229	97.166
5.250	97.692	97.629	97.566
5.375	98.085	98.022	97.959
5.500	98.645	98.582	98.519
5.625	99.035	98.972	98.909
5.750	99.427	99.364	99.301
5.875	99.828	99.765	99.702
6.000	100.058	99.995	99.932
6.125	100.458	100.395	100.332
6.250	100.347	100.284	100.221
6.375	100.412	100.349	100.286
6.500	100.651	100.588	100.525

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.919	98.856	98.793
5.875	98.983	98.920	98.857
6.000	99.238	99.175	99.112
6.125	99.501	99.438	99.375
6.250	99.763	99.700	99.637
6.375	100.022	99.959	99.896
6.500	100.477	100.414	100.351
6.625	100.936	100.873	100.810
6.750	100.823	100.760	100.697
6.875	101.289	101.226	101.163
7.000	101.756	101.693	101.630
7.125	101.839	101.776	101.713

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

FlexPoint

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.152	101.132	101.132
6.125	101.438	101.419	101.419
6.250	101.329	101.300	101.285
6.375	101.792	101.763	101.748
6.500	102.197	102.168	102.152
6.625	102.462	102.433	102.418
6.750	102.209	102.169	102.154
6.875	102.648	102.609	102.593
7.000	103.037	102.998	102.982
7.125	103.066	103.027	103.011
7.250	103.218	103.100	103.021
7.375	103.384	103.266	103.188
7.500	103.726	103.607	103.529
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.152	101.132	101.132
6.125	101.438	101.419	101.419
6.250	101.329	101.300	101.285
6.375	101.792	101.763	101.748
6.500	102.197	102.168	102.152
6.625	102.462	102.433	102.418
6.750	102.209	102.169	102.154
6.875	102.648	102.609	102.593
7.000	103.037	102.998	102.982
7.125	103.066	103.027	103.011
7.250	103.218	103.100	103.021
7.375	103.384	103.266	103.188
7.500	103.726	103.607	103.529
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.766	96.766	96.766
4.375	97.116	97.116	97.116
4.500	97.395	97.395	97.395
4.625	97.812	97.812	97.812
4.750	98.467	98.467	98.467
4.875	98.775	98.775	98.775
5.000	99.037	99.037	99.037
5.125	99.108	99.108	99.108
5.250	99.533	99.533	99.533
5.375	99.625	99.625	99.625
5.500	99.785	99.785	99.785
5.625	99.879	99.879	99.879
5.750	99.911	99.911	99.911
5.875	100.251	100.251	100.001

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.450	96.435	96.171
4.375	96.753	96.738	96.474
4.500	97.030	97.014	97.000
4.625	97.625	97.618	97.368
4.750	97.952	97.945	97.695
4.875	98.056	98.049	98.049
5.000	98.232	98.226	98.226
5.125	98.530	98.530	98.530
5.250	98.808	98.808	98.808
5.375	99.044	99.044	99.044
5.500	99.248	99.248	99.248
5.625	99.442	99.442	99.192
5.750	99.783	99.770	99.608
5.875	100.071	100.056	99.823

Rate	10 Day	25 Day	40 Day

Rate	10 Day	25 Day	40 Day

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

FlexPoint

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.261	100.261	100.261
6.000	100.635	100.635	100.635
6.125	100.940	100.940	100.940
6.250	101.191	100.934	100.926
6.375	101.295	101.288	101.280
6.500	101.644	101.637	101.629
6.625	101.881	101.873	101.866
6.750	102.093	102.083	101.818
6.875	102.342	102.332	102.067
7.000	102.668	102.409	102.393
7.125	102.559	102.509	102.494
7.250	102.786	102.662	102.568
7.375	101.438	101.369	101.334
7.500	101.780	101.710	101.678
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.261	100.261	100.261
6.000	100.635	100.635	100.635
6.125	100.940	100.940	100.940
6.250	100.941	100.934	100.926
6.375	101.295	101.288	101.280
6.500	101.644	101.637	101.629
6.625	101.881	101.873	101.866
6.750	101.843	101.833	101.818
6.875	102.092	102.082	102.067
7.000	102.418	102.409	102.393
7.125	102.559	102.509	102.494
7.250	102.786	102.662	102.568
7.375	101.220	101.153	101.117
7.500	101.526	101.456	101.422
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.515	96.515	96.515
4.250	96.766	96.766	96.766
4.375	97.116	97.116	97.116
4.500	97.395	97.395	97.395
4.625	97.812	97.812	97.812
4.750	98.467	98.467	98.467
4.875	98.775	98.775	98.775
5.000	99.037	99.037	99.037
5.125	99.108	99.108	99.108
5.250	99.533	99.533	99.533
5.375	99.625	99.625	99.625
5.500	99.785	99.785	99.785
5.625	99.879	99.879	99.879
5.750	99.911	99.911	99.911
5.875	100.251	100.251	100.001

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.096	96.081	95.817
4.250	96.450	96.435	96.171
4.375	96.753	96.738	96.474
4.500	97.030	97.014	97.000
4.625	97.625	97.618	97.368
4.750	97.952	97.945	97.695
4.875	98.056	98.049	98.049
5.000	98.232	98.226	98.226
5.125	98.530	98.530	98.530
5.250	98.808	98.808	98.808
5.375	99.044	99.044	99.044
5.500	99.248	99.248	99.248
5.625	99.442	99.442	99.192
5.750	99.783	99.770	99.608

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

FlexPoint

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	97.770	97.755	97.741
5.250	98.202	98.201	98.181
5.375	98.635	98.628	98.605
5.500	99.096	99.087	99.062
5.625	99.590	99.581	99.556
5.750	99.641	99.615	99.583
5.875	100.011	99.980	99.946
6.000	100.406	100.372	100.337
6.125	100.835	100.801	100.766
6.250	100.732	100.712	100.670
6.375	101.080	101.055	101.010
6.500	101.416	101.389	101.343
6.625	101.815	101.788	101.741
6.750	101.664	101.636	101.582
6.875	101.920	101.886	101.830
7.000	102.241	102.205	102.147
7.125	102.543	102.507	102.450
7.250	102.571	102.439	102.375

RefiNow 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	10 Day	25 Day	40 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	10 Day	25 Day	40 Day

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030

FlexPoint

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Government

FHA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.745	97.815	97.758
4.875	98.057	98.104	98.011
5.000	99.371	99.378	99.135
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.329
5.625	100.923	100.923	100.923
5.750	101.392	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.745	97.815	97.758
4.875	98.057	98.104	98.011
5.000	99.371	99.378	99.135
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.329
5.625	100.923	100.923	100.923
5.750	101.392	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.745	97.815	97.758
4.875	98.057	98.104	98.011
5.000	99.371	99.378	99.135
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.329
5.625	100.923	100.923	100.923
5.750	101.392	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.630	89.823	89.684
2.875	90.130	90.324	90.184
3.000	90.630	90.824	90.684
3.125	91.130	91.324	91.184
3.250	92.707	92.878	92.768
3.375	93.206	93.376	93.267
3.500	94.051	94.123	94.087
3.625	94.539	94.618	94.575
3.750	94.778	95.035	94.814
3.875	95.631	95.659	95.688
4.000	96.032	96.060	96.088
4.125	96.365	96.394	96.422
4.250	97.003	97.038	97.074
4.375	97.319	97.605	97.390
4.500	97.837	97.873	97.908
4.625	98.200	98.486	98.271
4.750	98.321	98.320	98.335
4.875	98.558	98.658	98.577
5.000	98.960	99.060	98.980
5.125	99.331	99.431	99.350
5.250	99.433	99.422	99.415
5.375	99.124	99.199	99.119
5.500	99.461	99.537	99.456
5.625	99.768	99.844	99.763
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.630	89.823	89.684
2.875	90.130	90.324	90.184
3.000	90.630	90.824	90.684
3.125	91.130	91.324	91.184
3.250	92.707	92.878	92.768
3.375	93.206	93.376	93.267
3.500	94.051	94.123	94.087
3.625	94.539	94.618	94.575
3.750	94.778	95.035	94.814
3.875	95.631	95.659	95.688
4.000	96.032	96.060	96.088
4.125	96.365	96.394	96.422
4.250	97.003	97.038	97.074
4.375	97.319	97.605	97.390
4.500	97.837	97.873	97.908
4.625	98.200	98.486	98.271
4.750	98.321	98.320	98.335
4.875	98.558	98.658	98.577
5.000	98.960	99.060	98.980
5.125	99.331	99.431	99.350
5.250	99.433	99.422	99.415
5.375	99.124	99.199	99.119
5.500	99.461	99.537	99.456
5.625	99.768	99.844	99.763
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.656	96.703	96.588
4.875	97.396	97.443	97.329
5.000	98.024	98.071	97.957
5.125	98.547	98.594	98.480
5.250	98.643	98.643	98.643
5.375	98.900	98.923	98.816
5.500	99.437	99.460	99.353
5.625	99.963	99.986	99.879
5.750	100.197	100.013	99.828
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.015	95.264	94.978
4.625	95.486	95.735	95.450
4.750	95.953	95.952	95.916
4.875	95.804	95.794	95.786
5.000	96.271	96.260	96.253
5.125	96.733	96.722	96.715
5.250	97.189	97.178	97.171
5.375	96.389	96.389	96.389
5.500	96.533	96.533	96.533
5.625	96.581	96.581	96.581
5.750	97.048	97.055	97.062
5.875	97.373	97.380	97.387
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.487	101.302
6.125	101.757	101.823	101.638
6.250	102.119	101.934	101.750
6.375	101.873	101.831	101.788
6.500	102.163	102.120	102.078
6.625	102.393	102.351	102.308
6.750	102.416	102.366	102.316
6.875	102.425	102.375	102.076
7.000	102.570	102.521	102.471
7.125	102.587	102.533	102.363
7.250	102.797	102.689	102.574
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.837	97.873	97.908
4.625	98.200	98.486	98.271
4.750	98.321	98.320	98.335
4.875	98.558	98.658	98.577
5.000	98.960	99.060	98.980
5.125	99.331	99.431	99.350
5.250	99.433	99.422	99.415
5.375	99.124	99.199	99.119
5.500	99.461	99.537	99.456
5.625	99.768	99.844	99.763
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.837	97.873	97.908
4.625	98.200	98.486	98.271
4.750	98.321	98.320	98.335
4.875	98.558	98.658	98.577
5.000	98.960	99.060	98.980
5.125	99.331	99.431	99.350
5.250	99.433	99.422	99.415
5.375	99.124	99.199	99.119
5.500	99.461	99.537	99.456
5.625	99.768	99.844	99.763
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.645	100.547
6.125	101.064	101.063	100.965
6.250	100.774	100.839	100.655
6.375	100.914	100.890	100.778
6.500	101.027	101.003	101.141
6.625	101.403	101.379	101.267
6.750	101.090	101.042	100.866
6.875	101.245	101.197	100.986
7.000	101.529	101.482	101.270
7.125	101.866	101.818	101.607
7.250	101.163	101.092	100.972
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	95.015	95.264	94.978
4.625	95.486	95.735	95.450
4.750	95.953	95.952	95.916
4.875	95.804	95.794	95.786
5.000	96.271	96.260	96.253
5.125	96.733	96.722	96.715
5.250	97.189	97.178	97.171
5.375	96.389	96.389	96.389
5.500	96.533	96.533	96.533
5.625	96.581	96.581	96.581
5.750	97.048	97.055	97.062
5.875	97.373	97.380	97.387
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-2.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

FlexPoint

Wednesday, May 3, 2023
Effective Time:
8:27:59 AM

FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.854	96.944	96.887
4.625	97.488	97.579	97.522
4.750	98.112	98.203	98.146
4.875	98.159	98.226	98.134
5.000	99.371	99.378	99.385
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.579
5.625	100.923	100.923	100.923
5.750	101.142	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.854	96.944	96.887
4.625	97.488	97.579	97.522
4.750	98.112	98.203	98.146
4.875	98.159	98.226	98.134
5.000	99.371	99.378	99.385
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.579
5.625	100.923	100.923	100.923
5.750	101.142	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	98.112	98.203	98.146
4.875	98.159	98.226	98.134
5.000	99.371	99.378	99.385
5.125	99.797	99.804	99.811
5.250	100.129	100.129	100.129
5.375	99.959	99.959	99.959
5.500	100.579	100.579	100.579
5.625	100.923	100.923	100.923
5.750	101.142	101.208	101.023
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.122	90.316	90.176
3.000	90.632	90.826	90.686
3.125	91.138	91.332	91.192
3.250	92.684	92.854	92.745
3.375	93.187	93.357	93.248
3.500	94.051	94.103	94.087
3.625	94.539	94.590	94.575
3.750	94.778	95.035	94.814
3.875	95.631	95.659	95.688
4.000	96.032	96.060	96.088
4.125	96.365	96.394	96.422
4.250	97.003	97.038	97.074
4.375	97.319	97.355	97.390
4.500	97.837	97.873	97.908
4.625	98.200	98.236	98.271
4.750	98.321	98.320	98.335
4.875	98.464	98.535	98.507
5.000	98.791	98.890	98.810
5.125	99.114	99.214	99.133
5.250	99.183	99.422	99.165
5.375	99.244	99.320	99.239
5.500	99.294	99.370	99.289
5.625	99.570	99.646	99.565
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.122	90.316	90.176
3.000	90.632	90.826	90.686
3.125	91.138	91.332	91.192
3.250	92.684	92.854	92.745
3.375	93.187	93.357	93.248
3.500	94.051	94.103	94.087
3.625	94.539	94.590	94.575
3.750	94.778	95.035	94.814
3.875	95.631	95.659	95.688
4.000	96.032	96.060	96.088
4.125	96.365	96.394	96.422
4.250	97.003	97.038	97.074
4.375	97.319	97.355	97.390
4.500	97.837	97.873	97.908
4.625	98.200	98.236	98.271
4.750	98.321	98.320	98.335
4.875	98.464	98.535	98.507
5.000	98.791	98.890	98.810
5.125	99.114	99.214	99.133
5.250	99.183	99.422	99.165
5.375	99.244	99.320	99.239
5.500	99.294	99.370	99.289
5.625	99.570	99.646	99.565
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	98.393	98.393	98.393
5.375	98.904	98.947	98.840
5.500	99.407	99.450	99.343
5.625	99.783	99.827	99.720
5.750	100.197	100.013	99.828
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.015	95.014	94.978
4.625	95.486	95.485	95.450
4.750	95.953	95.952	95.916
4.875	95.804	95.794	95.786
5.000	96.271	96.260	96.253
5.125	96.733	96.722	96.715
5.250	97.189	97.178	97.171
5.375	96.389	96.389	96.389
5.500	96.533	96.533	96.533
5.625	96.581	96.581	96.581
5.750	97.048	97.055	97.062
5.875	97.373	97.380	97.387
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.155	100.971	100.786
6.000	101.422	101.237	101.052
6.125	101.757	101.573	101.638
6.250	101.869	101.934	101.750
6.375	101.873	101.831	101.788
6.500	101.913	101.870	101.828
6.625	102.393	102.101	102.058
6.750	102.416	102.366	102.316
6.875	102.175	102.125	102.076
7.000	102.570	102.521	102.221
7.125	102.587	102.479	102.363
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.837	97.873	97.908
4.625	98.200	98.236	98.271
4.750	98.321	98.320	98.335
4.875	98.464	98.535	98.507
5.000	98.791	98.890	98.810
5.125	99.114	99.214	99.133
5.250	99.183	99.422	99.165
5.375	99.244	99.320	99.239
5.500	99.294	99.370	99.289
5.625	99.570	99.646	99.565
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.837	97.873	97.908
4.625	98.200	98.236	98.271
4.750	98.321	98.320	98.335
4.875	98.464	98.535	98.507
5.000	98.791	98.890	98.810
5.125	99.114	99.214	99.133
5.250	99.183	99.422	99.165
5.375	99.244	99.320	99.239
5.500	99.294	99.370	99.289
5.625	99.570	99.646	99.565
5.750	98.673	98.680	98.687
5.875	98.998	99.005	99.012
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.440	100.506	100.321
6.000	100.817	100.632	100.447
6.125	101.062	100.878	100.693
6.250	100.774	100.839	100.655
6.375	100.698	100.656	100.613
6.500	100.971	100.967	100.855
6.625	101.286	101.282	101.170
6.750	100.988	100.934	100.866
6.875	101.020	100.992	100.781
7.000	101.303	101.276	101.064
7.125	101.564	101.537	101.325
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	95.015	95.014	94.978
4.625	95.486	95.485	95.450
4.750	95.953	95.952	95.916
4.875	95.804	95.794	95.786
5.000	96.271	96.260	96.253
5.125	96.733	96.722	96.715
5.250	97.189	97.178	97.171
5.375	96.389	96.389	96.389
5.500	96.533	96.533	96.533
5.625	96.581	96.581	96.581
5.750	97.048	97.055	97.062
5.875	97.373	97.380	97.387
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-2.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375
$1M - $1,499,999 (VA Only)			-1.750
$1.5M - $2M (VA Only)			-2.500

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030